

# Equity One

a Popular, Inc. Company

## California Privacy Policy

(How we use and protect consumer information)

Equity One, Inc. places a great value on having you as a customer. That is why we are notifying you about our Privacy Policy. This policy applies to every financial institution that is part of the Popular, Inc. family ("Popular, Inc."), which includes Equity One.

The financial institutions that are part of the Popular, Inc. family, such as Equity One, do not rent or sell customer mailing lists or private information about customers with external institutions or individuals. At the same time, we want to keep you updated on the services and products offered by Equity One's affiliates, such as Banco Popular North America, Banco Popular, Popular Cash Express, Popular Insurance, and Popular Leasing.

Some of the benefits you may receive by allowing us to share your information among Equity One's affiliates, under the strictest confidentiality, are: discounts, promotional offers, combined account statements, easy access to certain benefits of our accounts, and new and improved products.

The following is a description of our practices regarding how we handle your personal information, always safeguarding and protecting the information you share with us. We are also providing you with the opportunity to prohibit us from sharing your personal information among our affiliates and outside companies with whom we contract in order to provide you with additional financial products or services.

### **1. How Equity One collects your information.**

We collect information:

- That you have voluntarily provided us, or any of our affiliates, on credit applications, account opening documents, when signing up for electronic services, and when it is necessary to make or complete transactions that you initiate.
- That comes from transactions you make with us and with our affiliates.
- That the third parties, such as consumer credit reporting agencies, have provided us.

### **2. The type of information to which Equity One and its affiliates have access.**

As part of our continuous effort to develop, improve and provide superior products and services, Equity One may share, exclusively within the Popular, Inc. family, information from credit applications or other forms, such as name, address, telephone number, Social Security number, assets and income; transaction information such as balance, payment history and credit card usage; and information from credit reports, such as credit history and creditworthiness.

### **3. With whom Equity One may share your information.**

To ensure that we offer you the most complete range of top quality services and products, Equity One shares the aforementioned information and transaction or experience information, as permitted by law, within the Popular, Inc. family, including the banking, mortgage, leasing, insurance and investment companies mentioned above. In this way, you may receive new or improved services, as well as offers and products that otherwise you would not receive. To prohibit the sharing of your information with Equity One's affiliates, you will be provided the opportunity at the end of this California Privacy Policy to fill out and sign the form entitled "Important Privacy Choices for California Consumers." Please be sure to read it carefully before making your choice.

In addition, and as permitted by law, Equity One may share the aforementioned information and transaction or experience information, with unaffiliated companies that we contract with for marketing or other services, including account maintenance and servicing, or with whom we may enter into joint marketing agreements for the purpose of offering you additional financial products and services. When occasionally, we assign companies to provide services for us, or when we enter into joint marketing agreements, we only share the required information to achieve the aforementioned purposes. Furthermore, we require these companies, through a contract, to maintain strict confidentiality of the information and limit its use exclusively to the purposes for which it is provided. To prohibit the sharing of your information with unaffiliated companies with whom we may enter into joint marketing agreements for the purpose of offering you additional financial products and services, you will be provided the opportunity at the end of this California Privacy Policy to fill out and sign the form entitled "Important Privacy Choices for California Consumers." Please be sure to read it carefully before making your choice.

#### **4. What is Equity One's policy regarding the information of former clients.**

Equity One and its affiliates may share information about their former clients in the same way they do with current clients. The information about former clients is retained during the time period permitted by federal and local laws and regulations that govern the financial industry.

#### **5. What security measures have Equity One and its affiliates implemented to ensure the privacy of your information as a client.**

Equity One and its affiliates limit the access to your information only to those employees who need it to provide you products and services, or to those who need access to it to comply with federal and local regulations of the financial industry. We hold our employees responsible for complying with our Privacy Policy and its principles, and we take appropriate disciplinary measures to enforce our employees' responsibilities, as specified in our Code of Ethics and Rules of Conduct.

We also maintain physical and electronic security measures necessary to safeguard the confidentiality of your information as required by law and by this policy.

#### **6. Web Site Privacy Practices**

Equity One's web site uses an advanced security system to assure you the highest-grade online security available. The web sites and its systems are hosted within secured facilities. In the online world our systems are protected by firewalls, encryption and different monitoring systems.

All pages on Equity One's web site that request personal information use SSL (Secure Socket Layers) 128-bit encryption technology before sending information over the Internet. This technology makes it virtually impossible for your information to be stolen or intercepted during transmission over the Internet. Encryption turns your personal information into an incomprehensible stream of letters, numbers and symbols. Even if someone were able to intercept your data, it would be meaningless gibberish. When we receive your information however, we have the key, which enables us to read the data in its original form. Once the data is received, it is stored in a database behind a firewall (a secure operating environment which is not accessible to the public), which prevents any unauthorized access.

Any information provided through e-mail exchanges with Equity One is not protected or encrypted. Although Equity One securely stores these e-mails, since Equity One cannot control online communications outside its own system, we cannot guarantee the security of their transmission. You should always be careful when distributing your personal information in this manner. It is our policy not to include sensitive information in e-mail exchanges with our customers. Equity One may retain the contents of your e-mail, e-mail addresses and our responses. Occasionally, if a particular product or service is available and might be of benefit to you, we may send you a notification via e-mail. Equity One reserves the right to respond to you via e-mail, telephone or U.S. Postal Service.

We may include a survey or a promotion on our web site. The information that you provide in connection to these will be kept confidential and will only be used for internal marketing purposes and to improve our services and products.

The Equity One web site includes a number of financial calculators designed to assist you in your financial planning and financial decision process. Information you provide, while using these calculators, as well as the calculations are not stored in our records. We do not have any access to the personal information you provide to the calculators.

The Equity One web site contains links to other web sites to provide additional sources of information or services that may be helpful to consumers seeking financing. Please be aware that Equity One's Privacy Policy does not apply to these linked sites, and we are not responsible for the integrity or reliability of their content or services. We encourage you to read the posted privacy statement whenever interacting with any web site. Equity One's inclusion of hyperlinks to other sites does not imply any endorsement of the material or any association with their operators.

Equity One does not knowingly market to children. We recognize the importance of protecting children's identities and privacy.

